

Information to identify the case:Debtor 1 **Thomas James Mundell**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-9435**EIN **81-4428521**Debtor 2 **Timmy Alan Mundell**

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-0303**EIN **45-4429931**United States Bankruptcy Court **Northern District of Texas**Case number: **18-42812-rfn7****Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:Thomas James Mundell
dba T2 Wellness, LLC, fka Terry James FranksTimmy Alan Mundell
dba EcoSpa Enterprises, LLC, fka Timothy Alan
Patterson11/15/18**By the court:** Russell F. Nelms
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

United States Bankruptcy Court
Northern District of TexasIn re:
Thomas James Mundell
Timmy Alan Mundell
DebtorsCase No. 18-42812-rfn
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0539-4

User: admin
Form ID: 318Page 1 of 2
Total Noticed: 30

Date Rcvd: Nov 16, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 18, 2018.

db/jdb
cr +Thomas James Mundell, Timmy Alan Mundell, 1312 Shirley Way, Bedford, TX 76022-6734
+Lakeview Loan Servicing, LLC, c/o BDFTE, LLP, 4004 Belt Line Rd Ste. 100,
Addison, TX 75001-4320

18293111 +Conn Appliances, Inc., c/o Becket and Lee LLP, PO Box 3002, Malvern PA 19355-0702
18202926 +EcoSpa Enterprises, LLC, 4447 N Central Expy #115, Dallas, TX 75205-4246
18202928 +Franklin Collection Service, Inc., Attn: Bankruptcy, Po Box 3910, Tupelo, MS 38803-3910
18202930 +LoanCare, LLC, 3637 Sentara Way, Virginia Beach, VA 23452-4262
18202932 +Mercantile Adjustment Bureau, Attn: Bankruptcy, 165 Lawrence Bell Dr Ste 100,
Williamsville, NY 14221-7900

18202934 +MidAmerica Bank & Trust Company, Attn: Bankruptcy, Po Box 400, Dixon, MO 65459-0400
18202936 +MyBusinessLoan.com, LLC d/b/a DealStruck, c/o Jay Dushkin,
4615 Southwest Freeway, Suite 600, Houston, TX 77027-7142

18202937 +PMT Partners IX Ltd. c/o John Fraser, 2500 Dallas Parkway, Suite 600, Plano, TX 75093-4820
18202939 +South Shore Bank, Attn: Bankruptcy, Po Box 151, Weymouth, MA 02188-0904

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
tr

+EDI: FAHAURZADA.COM Nov 17 2018 03:38:00 Areya Holder, Law Office of Areya Holder, P.C.,
901 Main Street, Suite 5320, Dallas, TX 75202-3700

cr +EDI: GMACFS.COM Nov 17 2018 03:38:00 Ally Financial, P.O. Box 130424,
Roseville, MN 55113-0004

cr +EDI: RMSC.COM Nov 17 2018 03:38:00 Synchrony Bank, c/o PRA Receivables Management, LLC,
PO Box 41021, Norfolk, VA 23541-1021

18202919 +E-mail/Text: bankruptcy@rentacenter.com Nov 16 2018 23:05:02 Acceptance Now,
Attn: Acceptancenow Customer Service / B, 5501 Headquarters Dr, Plano, TX 75024-5837

18202920 +EDI: GMACFS.COM Nov 17 2018 03:38:00 Ally Financial, Attn: Bankruptcy Dept,
P.O. Box 380901, Minneapolis, MN 55438-0901

18202921 +EDI: CAPITALONE.COM Nov 17 2018 03:38:00 Capital One, Attn: Bankruptcy, Po Box 30285,
Salt Lake City, UT 84130-0285

18202922 +EDI: CHASE.COM Nov 17 2018 03:38:00 Chase Card Services, Correspondence Dept,
Po Box 15298, Wilmington, DE 19850-5298

18202923 +EDI: BLCONNS Nov 17 2018 03:39:00 Conns Credit Corp, 3295 College St,
Beaumont, TX 77701-4611

18202924 +EDI: RCSFNBMARIN.COM Nov 17 2018 03:38:00 Credit One Bank, Attn: Bankruptcy,
Po Box 98873, Las Vegas, NV 89193-8873

18202925 +EDI: DISCOVER.COM Nov 17 2018 03:38:00 Discover Financial, Po Box 3025,
New Albany, OH 43054-3025

18202929 +EDI: IRS.COM Nov 17 2018 03:38:00 Internal Revenue Service, Ogden, UT 84201

18202931 +EDI: RESURGENT.COM Nov 17 2018 03:38:00 LVNV Funding/Resurgent Capital, Po Box 10497,
Greenville, SC 29603-0497

18202933 +EDI: MERRICKBANK.COM Nov 17 2018 03:38:00 Merrick Bank/CardWorks, Attn: Bankruptcy,
Po Box 9201, Old Bethpage, NY 11804-9001

18202935 +EDI: MID8.COM Nov 17 2018 03:38:00 Midland Funding, 2365 Northside Dr Ste 300,
San Diego, CA 92108-2709

18203909 +EDI: PRA.COM Nov 17 2018 03:38:00 PRA Receivables Management, LLC, PO Box 41021,
Norfolk, VA 23541-1021

18202938 +EDI: PRA.COM Nov 17 2018 03:38:00 Portfolio Recovery, Po Box 41021,
Norfolk, VA 23541-1021

18202940 +EDI: RMSC.COM Nov 17 2018 03:38:00 Synchrony Bank/Amazon, Attn: Bankruptcy Dept,
Po Box 965060, Orlando, FL 32896-5060

18202941 +EDI: RMSC.COM Nov 17 2018 03:38:00 Synchrony Bank/Sams, Attn: Bankruptcy, Po Box 965060,
Orlando, FL 32896-5060

18202942 +EDI: WFFC.COM Nov 17 2018 03:38:00 Wells Fargo Bank, Attn: Bankruptcy Dept, Po Box 6429,
Greenville, SC 29606

TOTAL: 19

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +Conn Appliances, Inc., c/o Becket and Lee LLP, PO Box 3002, Malvern, PA 19355-0702
18202927* +EcoSpa Enterprises, LLC, 4447 N Central Expy #115, Dallas, TX 75205-4246

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0539-4

User: admin
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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 18, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 15, 2018 at the address(es) listed below:

Abbey U. Dreher on behalf of Creditor Lakeview Loan Servicing, LLC ndecf@BDFGROUP.com,
marshak@bdfgroup.com
Areya Holder trustee@holderlawpc.com, aha@trustesolutions.net
United States Trustee ustpreion06.da.ecf@usdoj.gov
William Paul Kennedy on behalf of Debtor Thomas James Mundell bill@billkennedylaw.com,
jballard@billkennedylaw.com
William Paul Kennedy on behalf of Joint Debtor Timmy Alan Mundell bill@billkennedylaw.com,
jballard@billkennedylaw.com

TOTAL: 5